

Information to identify the case:

Debtor 1	Bobbi J. Bergman	Social Security number or ITIN	xxx-xx-7910
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 15-24689-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bobbi J. Bergman

4/14/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Bobbi J. Bergman
Debtor

Case No. 15-24689-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 14, 2021

User: dpas
Form ID: 3180W

Page 1 of 3
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2021:

Recip ID	Recipient Name and Address
db	+ Bobbi J. Bergman, 859 Collinsburg Rd., West Newton, PA 15089-2503
14222963	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14156991	Chase Auto Finance, P.O. Box 901037, Fort Worth, TX 76101-2037
14156995	Fayette Veterinary Hospital, First Credit Resources Inc, 1446 Frankstown Rd., Johnstown, PA 15902
14156996	+ First National Bank of PA, 1 FNB Boulevard, Hermitage, PA 16148-3363
14156997	Justice, P.O. Box 71106, Charlotte, NC 28272-1106
14156999	+ NBC Management Services Inc., PO Box 1099, Langhorne, PA 19047-6099
14157000	PNC Mortgage, P.O. Box 6534, Carol Stream, IL 60197-6534
14157001	+ Udren Law Offices, Woodcrest Corporate Center Suite 200, 111 Woodcrest Raod, Cherry Hill, NJ 08003-3620
14157003	Verizon, MRS, 1930 BPO, LLC, Cherry Hill, NJ 08003
14157004	Windham Professionals, P.O. Box 1048, Salem, NH 03079-1048

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 15 2021 03:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2021 03:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 15 2021 03:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 15 2021 03:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14185320	EDI: AIS.COM	Apr 15 2021 03:28:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14203111	EDI: BL-BECKET.COM	Apr 15 2021 03:28:00	CAPITAL ONE, N.A., C/O BECKET AND LEE LLP, PO BOX 3001, MALVERN, PA 19355-0701
14156990	EDI: CAPITALONE.COM	Apr 15 2021 03:28:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
14178023	EDI: CAPITALONE.COM	Apr 15 2021 03:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14156992	EDI: WFNNB.COM	Apr 15 2021 03:28:00	Comenity Bank, P.O. Box 182273, Columbus, OH 43218-2273
14156993	+ EDI: IIC9.COM	Apr 15 2021 03:28:00	Dr. Robert Mortimer DMD, c/o IC Systems, 444 Highway 96 East, P.O. Box 64379, Saint Paul, MN 55127-2557

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Page 2 of 3

Date Rcvd: Apr 14, 2021

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14156994	Email/Text: bknotice@ercbpo.com	Apr 15 2021 04:04:00	Enhanced Recovery Company LLC, P.O. Box 23870, Jacksonville, FL 32241-3870
14208051	EDI: CHASEAUTO	Apr 15 2021 03:28:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14156998	Email/Text: PBNCNotifications@peritussservices.com	Apr 15 2021 03:25:00	Kohl's, P.O. Box 2983, Milwaukee, WI 53201-2983
14221057	Email/Text: Bankruptcy.Notices@pnc.com	Apr 15 2021 03:25:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
14219897	EDI: PRA.COM	Apr 15 2021 03:28:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14157002	Email/Text: Supportservices@receivablesperformance.com	Apr 15 2021 04:05:00	Verizon, c/o RPM, P.O. Box 1548, Lynnwood, WA 98046-1548
14225112	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 15 2021 04:04:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC Bank, N.A.
cr		PNC Bank, National Association

TOTAL: 2 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2021 at the address(es) listed below:

Name	Email Address
Abagale E. Steidl	on behalf of Debtor Bobbi J. Bergman asteidl@steidl-steinberg.com julie.steidl@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-steinberg.com
Brian Nicholas	on behalf of Creditor PNC Bank N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Bank National Association bnicholas@kmlawgroup.com
Elizabeth Lamont Wassall	on behalf of Creditor PNC Bank National Association pabk@logs.com, ewassall@logs.com

District/off: 0315-2

User: dpas

Page 3 of 3

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Elizabeth Lamont Wassall

on behalf of Creditor PNC Bank N.A. pabk@logs.com, ewassall@logs.com

Kenneth Steidl

on behalf of Debtor Bobbi J. Bergman julie.steidl@steidl-steinberg.com
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 8